

**WHAT IS CLAIMED IS:**

1. A system for handling unemployment insurance comprising:

a unified database containing unemployment insurance benefit data and unemployment insurance tax data, wherein the unemployment insurance benefit data comprises a benefit status of a claimant and the unemployment insurance tax data comprises a tax payment status of an employer associated with the claimant; and

a functional layer that is configured to evaluate a request for an unemployment insurance benefit by the claimant based on the benefit status of the claimant and the tax payment status of the employer.

2. The system of claim 1 wherein the unified database further comprises a data manager configured to manage the unemployment insurance benefit data and the unemployment insurance tax data.

3. The system of claim 1 further comprising an access channel configured to allow a user access to the unified database and to the functional layer.

4. The system of claim 3 wherein the access channel comprises a telephone contact center configured to receive telephone calls from a user.

5. The system of claim 3 wherein the access channel comprises a web self-service center configured to communicate with a user over a computer network.

6. The system of claim 3 wherein the access channel comprises an optical character recognition module configured to scan a paper document received from a user and convert information on the paper document to computer readable data.

7. The system of claim 1 further comprising a unified desktop that is configured to allow a worker to manage the unemployment insurance benefit data, the unemployment insurance tax data, and the functional layer.

8. The system of claim 7 wherein the unified desktop enables the worker to manage the request for the unemployment insurance benefit by the claimant.

9. The system of claim 7 wherein the unified desktop enables the worker to manage a payment of an unemployment insurance tax by the employer.

10. The system of claim 7 wherein the unified desktop comprises one or more pop-up screens that provide information to the worker.

11. The system of claim 7 wherein the unified desktop comprises one or more predetermined scripts for use by the worker.

12. The system of claim 1 further comprising a web page interface configured to receive a web-based communication from a user.

5 13. The system of claim 12 wherein the web page interface is configured to send a web-based communication to a user.

14. The system of claim 12 wherein the web page interface comprises one or more web pages configured to enable the claimant to submit the request for the unemployment insurance benefit.

10 15. The system of claim 12 wherein the web page interface comprises one or more web pages configured to enable the employer to manage an unemployment insurance tax.

16. The system of claim 1 further comprising a reporting layer that is configured to generate a report based on the unemployment insurance benefit data and the unemployment insurance tax data.

15 17. The system of claim 16 wherein the report at least one of an employer balance due report, an employer monthly benefits charge statement, an employer determination of benefits report, a claimant claim history report, a claimant job referral report, a performance metrics report, a notice, an identification of claimant discrepancy report, and an identification of agency discrepancy report.

20 18. The system of claim 1 further comprising an external system interface configured to communicate with an external agency.

19. The system of claim 18 wherein the external agency includes at least one of a state agency and a federal agency.

20. The system of claim 1 wherein the functional layer is further configured to:

25       receive the request for the unemployment insurance benefit;  
          send a notification to the employer associated with the claimant indicating that the claimant is seeking the unemployment insurance benefit; and  
          receive a response from the employer to the notification.

30 21. The system of claim 20 wherein the functional layer is further configured to update the unified database based on the response from the employer.

22. The system of claim 1 wherein the functional layer is further configured to check the benefit status of the claimant.
23. The system of claim 1 wherein the functional layer is further configured to check the tax payment status of the employer.
- 5 24. The system of claim 1 wherein the functional layer is further configured to issue the unemployment insurance benefit to the claimant if the claimant is eligible for the unemployment insurance benefit.
25. The system of claim 24 wherein the functional layer is further configured to receive an update of the benefit status of the claimant.
- 10 26. The system of claim 24 wherein the functional layer is further configured to evaluate whether to terminate the unemployment insurance benefit.
27. The system of claim 1 wherein the functional layer is further configured to determine whether the request for the unemployment insurance benefit is fraudulent based on a tax payment status of a second employer associated with the claimant.
- 15 28. The system of claim 1 wherein the functional layer is further configured to:  
receive tax information regarding taxes owed by the employer; and  
update the unemployment insurance tax data with the tax information.
29. The system of claim 1 wherein functional layer is further configured to:  
receive wage information regarding wages paid by the employer; and  
20 update the unemployment insurance tax data with the wage information.
30. The system of claim 29 wherein the functional layer is further configured to calculate an amount of unemployment insurance tax owed by the employer based upon the wage information.
31. The system of claim 30 wherein the functional layer is further configured to notify the  
25 employer of the amount of unemployment insurance tax owed by the employer.
32. A method for handling unemployment insurance, comprising: ✓  
providing a unified database containing unemployment insurance benefit data and  
unemployment insurance tax data, wherein the unemployment insurance benefit data  
comprises a benefit status of a claimant and the unemployment insurance tax data comprises  
30 a tax payment status of an employer associated with the claimant; and

evaluating a request for an unemployment insurance benefit by the claimant based on the benefit status of the claimant and the tax payment status of the employer.

33. The method of claim 32 further comprising accessing the unified database using an access channel.

5 34. The method of claim 33 wherein accessing the unified database comprises receiving a telephone call through a telephone contact center.

35. The method of claim 33 wherein accessing the unified database comprises communicating with the unified database over a computer network using a web self-service center.

10 36. The method of claim 33 wherein accessing the unified database comprises scanning a paper document and converting information on the paper document into computer readable data.

37. The method of claim 32 further comprising managing the unemployment insurance benefit data and the unemployment insurance tax data through a unified desktop.

15 38. The method of claim 37 wherein evaluating the request further comprises evaluating the request through the unified desktop.

39. The method of claim 37 further comprising managing an unemployment insurance tax through the unified desktop.

20 40. The method of claim 37 further comprising providing information to a worker through one or more pop-up screens through the unified desktop.

41. The method of claim 37 further comprising providing one or more predetermined scripts to a worker through the unified desktop.

42. The method of claim 32 further comprising receiving a first web-based communication from a user through a web-based interface.

25 43. The method of claim 42 further comprising sending a second web-based communication to a user through the web-based interface.

44. The method of claim 32 further comprising providing one or more web pages that enable the claimant to file the request for the unemployment insurance through a web-based interface.

30 45. The method of claim 32 further comprising providing one or more web pages that enable the employer to manage an unemployment insurance tax through a web-based interface.

46. The method of claim 32 further comprising generating a report based on the unemployment insurance benefit data and the unemployment insurance tax data.
47. The method of claim 46 wherein the report includes at least one of an employer balance due report, an employer monthly benefits charge statement, an employer determination of benefits report, a claimant claim history report, a claimant job referral report, a performance metrics report, a notice, an identification of claimant discrepancy report, and an identification of agency discrepancy report.
48. The method of claim 32 further comprising communicating with an external agency through an external system interface.
49. The method of claim 48 wherein the external agency includes at least one of a state agency or a federal agency.
50. The method of claim 32 further comprising:
- receiving the request for the unemployment insurance benefit;
  - sending a notification to the employer associated with the claimant indicating that the claimant is seeking the unemployment insurance benefit; and
  - receiving a response from the employer to the notification.
51. The system of claim 50 further comprising updating the unified database based on the response from the employer.
52. The method of claim 32 further comprising checking the benefit status of the claimant.
53. The method of claim 32 further comprising checking the tax payment status of the employer.
54. The method of claim 32 further comprising issuing the unemployment insurance benefit to the claimant if the claimant is eligible for the unemployment insurance benefit.
55. The method of claim 54 further comprising receiving an update of the benefit status of the claimant.
56. The method of claim 55 further comprising evaluating whether to terminate the unemployment insurance benefit.
57. The method of claim 32 further comprising determining whether the request by the claimant is fraudulent based on a tax payment status of a second employer associated with the claimant.
58. The method of claim 32 further comprising:

receiving tax information regarding an unemployment insurance tax owed by the employer; and

updating the unemployment insurance tax data with the tax information.

59. The method of claim 58 further comprising:

5 receiving wage information regarding wages paid by the employer; and

updating the unemployment insurance tax data with the wage information.

60. The method of claim 59 further comprising calculating an amount of unemployment insurance tax owed by the employer based upon the wage information.

61. The method of claim 60 further comprising notifying the employer of the amount of  
10 unemployment insurance tax owed or credit earned by the employer.

62. The method of claim 32 further comprising registering an employer.

63. The method of claim 32 further comprising notifying an employer of a delinquent tax payment.

64. The method of claim 32 further comprising performing a wage investigation.

15 65. The method of claim 32 further comprising making an adjustment to a tax of the employer.

66. The method of claim 65 further comprising generating a notice of the adjustment.

67. The method of claim 32 further comprising managing an employer insolvency.

68. The method of claim 32 further comprising processing an unemployment insurance  
20 benefit payment.

69. The method of claim 32 further comprising notifying a claimant of an unemployment insurance benefit overpayment.

70. The method of claim 32 further comprising accounting for a benefit payment.

71. The method of claim 32 further comprising performing an audit.

25 72. A system for handling unemployment insurance comprising:

unemployment insurance benefit data comprising a benefit status of a claimant;

unemployment insurance tax data comprising a tax payment status of an employer associated with the claimant; and

a unified desktop that is configured to process a function related to an unemployment  
30 insurance benefit for the claimant and a function related an unemployment insurance tax for

the employer, based on the benefit status of the claimant and the tax payment status of the employer.

73. A method for handling unemployment insurance comprising:

providing unemployment insurance benefit data comprising a benefit status of a claimant;

providing unemployment insurance tax data comprising a tax payment status of an employer associated with the claimant;

processing a function related to an unemployment insurance benefit for the claimant and a function related an unemployment insurance tax for the employer, based on the benefit status of the claimant and the tax payment status of the employer, through a unified desktop.

74. A system for handling unemployment insurance comprising:

a unified database containing unemployment insurance benefit data and unemployment insurance tax data; and

a functional layer that is configured to perform a function related to an unemployment insurance benefit for a claimant and a function related an unemployment insurance tax for an employer, based on the unemployment insurance benefit data and the unemployment insurance tax data.

75. A method for handling unemployment insurance comprising:

providing a unified database containing unemployment insurance benefit data and unemployment insurance tax data; and

performing a function related to an unemployment insurance benefit for a claimant and a function related an unemployment insurance tax for an employer, based on the unemployment insurance benefit data and the unemployment insurance tax data.